

IN RE:

ALFONSO L. SPELLS  
TINIKA M. ROBINSON-SPELLS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-21453

Chapter 13

Document No.: 134

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 18th day of September, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

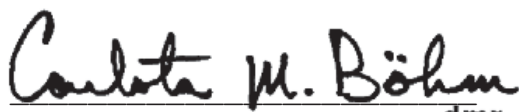
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
9/18/20 11:46 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

BY THE COURT:

  
Carlota M. Böhm dmr

Chief United States Bankruptcy Court Judge

United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Alfonso L. Spells  
Tinika M. Robinson-Spells  
Debtors

Case No. 15-21453-CMB  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 73

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 20, 2020.

db/jdb +Alfonso L. Spells, Tinika M. Robinson-Spells, 803 Blakley Court, Apt. 350,  
Frederick, MD 21702-4675  
cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
Pittsburgh, PA 15222-5413  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
Pittsburgh, PA 15212-5866  
14095668 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
14035010 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
14035011 +Borough of Swissvale, 7447 Washington Street, Pittsburgh, PA 15218-2581  
14062860 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
14035018 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance, PO Box 105125, Atlanta, GA 30348)  
14087299 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C.,  
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
14035015 +Chase Receivables Prof. Collection Agcy, 1247 Broadway, Sonoma, CA 95476-7503  
14044202 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
14035019 Department of Economic Development, 425 Sixth Avenue, Suite 800, Pittsburgh, PA 15219  
14035021 +Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067  
14035022 +Fast Loans, PO Box 50191, Minneapolis, MN 55405-0191  
14035027 JC Penney, c/o Protfolio Recovery Associates, PO Box 12914, Virginia Beach, VA 23451  
14035029 +JD Byrider, 4916 William Penn Highway, Monroeville, PA 15146-3756  
14035035 +Macy's, PO Box 183083, Columbus, OH 43218-3083  
14035038 Navient, PO Box 9533, Minneapolis, MN 55405  
14035040 +PA Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041  
14040992 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
14035042 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
14094236 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,  
Miamisburg, OH 45342-5421  
14035043 +PNC Mortgage, PO Box 8807, Dayton, OH 45401-8807  
14035041 Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323  
14035045 +Springleaf, PO Box 64, Canton, OH 44707-0064  
14035047 +The Wilkinsburg Penn Joint Water Autho., 2200 Robinson Blvd., Pittsburgh, PA 15221-1193  
14035049 +United Revenue Collection, PO Box 1184, Langhorne, PA 19047-6184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2020 04:46:07  
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
14056547 +E-mail/Text: rmartin@lmmcollections.com Sep 19 2020 04:45:10 Allstate Security Systems,  
c/o Lockhart, Morris & Montgomery, Inc., 1401 N. Central Expy., Suite 201,  
Richardson, TX 75080-4681  
14043340 E-mail/Text: ally@ebn.phinsolutions.com Sep 19 2020 04:44:02 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004  
14035008 +E-mail/Text: ally@ebn.phinsolutions.com Sep 19 2020 04:44:02 Ally Financial,  
PO Box 380901, Minneapolis, MN 55438-0901  
14042445 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 19 2020 04:47:43  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
14043423 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 19 2020 04:46:12  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941  
14035009 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:22 Ashley Stewart,  
PO Box 182125, Columbus, OH 43218-2125  
14035016 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:22 Children's Place,  
PO Box 183015, Columbus, OH 43218-3015  
14035017 E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 19 2020 04:44:05 Citizens Bank,  
PO Box 42023, Providence, RI 02904  
14046236 +E-mail/Text: bankruptcy@jdbyrider.com Sep 19 2020 04:45:27 CNAC,  
12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424  
14035013 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 19 2020 04:47:34 Capital One,  
PO Box 71083, Charlotte, NC 28272-1083  
14091558 +E-mail/Text: bankruptcy@cavps.com Sep 19 2020 04:45:07 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14067375 +E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 19 2020 04:44:07  
Commonwealth of PA - Dept. of Labor & Industry, UC, Labor & Industry Bldg., 10th Floor,  
651 Boas Street, Harrisburg, PA 17121-0725  
14035012 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 19 2020 04:44:07  
Bureau of UC Benefits and Allowances, P.O. Box 67503, Harrisburg, PA 17106-7503  
14035020 E-mail/Text: mrdiscen@discover.com Sep 19 2020 04:44:07 Discover Financial Services,  
PO Box 30943, Salt Lake City, UT 84130-0943

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 73

Date Rcvd: Sep 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14042224 E-mail/Text: mrdiscen@discover.com Sep 19 2020 04:44:07 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14035023 E-mail/Text: bnc-bluestem@quantum3group.com Sep 19 2020 04:45:15 Fingerhut, PO Box 166,  
Newark, NJ 07101-0166  
14035024 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:23 Gordon's Jewelers,  
PO Box 183015, Columbus, OH 43218-3015  
14035025 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Sep 19 2020 04:44:17 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
14035028 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2020 04:46:40 JC Penney, PO Box 960090,  
Orlando, FL 32896-0090  
14035026 +E-mail/Text: BKRMailOPS@weltman.com Sep 19 2020 04:44:21 Jared, c/o Steling Incorporated,  
Customer Service Dept., 375 Ghent Road, Akron, OH 44333-4601  
14035030 E-mail/Text: BKRMailOPS@weltman.com Sep 19 2020 04:44:22 Kay Jewelers, PO Box 740425,  
Cincinnati, OH 45274-0425  
14035031 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 19 2020 04:44:07 Kohl's,  
PO Box 3120, Milwaukee, WI 53201-3120  
14035032 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:23 Lane Bryant,  
PO Box 182125, Columbus, OH 43218-2125  
14035033 +E-mail/Text: rmartin@lmmcollections.com Sep 19 2020 04:45:10 Lockhart Morris & Montgo,  
833 Arapaho Road, Richardson, TX 75081-2293  
14035034 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2020 04:46:40 Lowe's, PO Box 530914,  
Atlanta, GA 30353-0914  
14063433 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 04:47:34 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
14035036 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 04:46:47 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001  
14035037 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 19 2020 04:44:49 Midland Funding LLC,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
14690989 E-mail/PDF: pa\_dc\_claims@navient.com Sep 19 2020 04:47:43  
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
Wilkes-Barre, PA 18773-9635  
14035039 +E-mail/PDF: cbp@onemainfinancial.com Sep 19 2020 04:45:59 One Main Financial,  
6801 Colwell Boulevard, Irving, TX 75039-3198  
14657875 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2020 04:46:52  
Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541  
14093894 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2020 04:46:09  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14110037 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2020 04:44:33  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
14057321 E-mail/Text: bnc-quantum@quantum3group.com Sep 19 2020 04:44:26  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14039355 E-mail/PDF: cbp@onemainfinancial.com Sep 19 2020 04:46:42 Springleaf Financial Services,  
PO Box 3251, Evansville, IN 47731  
14035044 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2020 04:46:40 Sam's Club, PO Box 530942,  
Atlanta, GA 30353-0942  
14069271 +E-mail/Text: ecf@buckleyking.com Sep 19 2020 04:44:11 Sterling Jewelers, Inc.,  
dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue, Suite 1400,  
Cleveland, Ohio 44114-2693  
14089437 +E-mail/Text: ecf@buckleyking.com Sep 19 2020 04:44:11  
Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA,  
600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693  
14035046 +E-mail/Text: bankruptcynotices@dcicollect.com Sep 19 2020 04:45:13 T-Mobile,  
c/o Diversified Consultants Inc, 10550 Deerwood Park Blvd #309,  
Jacksonville, FL 32256-2805  
14035048 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:23 Torrid, PO Box 182125,  
Columbus, OH 43218-2125  
14035053 E-mail/Text: AR@vivint.com Sep 19 2020 04:44:00 Vivint Inc., 62992 Collection Drive,  
Chicago, IL 60693  
14035050 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:23 Venus, PO Box 182125,  
Columbus, OH 43218-2125  
14035051 +E-mail/Text: compliance@chaserec.com Sep 19 2020 04:45:27 Verizon, c/o Chase Receivable,  
1247 Broadway, Sonoma, CA 95476-7503  
14035052 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2020 04:44:23 Victoria's Secret,  
PO Box 182125, Columbus, OH 43218-2125

TOTAL: 45

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr PNC Bank, National Association  
cr PNC Bank, National Association  
14035014\* Capital One, PO Box 71083, Charlotte, NC 28272-1083

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 73

Date Rcvd: Sep 18, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor Ally Financial brett.solomon@solomon-legal.com  
Brian Nicholas on behalf of Creditor PNC Bank, National Association bnicholas@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Joint Debtor Tinika M. Robinson-Spells  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Debtor Alfonso L. Spells julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Plaintiff Alfonso L. Spells julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Plaintiff Tinika M. Robinson-Spells  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12